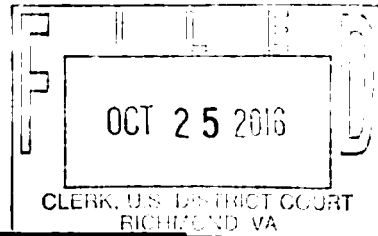


UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA



JAMES JENKINS, et al.,

Plaintiffs,

v.

EQUIFAX INFORMATION

SERVICES, LLC

Defendant.

No. 3:15-CV00443 (MHL)

**OBJECTION TO FINAL APPROVAL OF CLASS SETTLEMENT
AND RESPONSE TO PLAINTIFFS' MOTION**

Class member Adam Bezer, 248 Melrose Street, Apartment 2L, Brooklyn, NY 11206, hereby objects to Class Counsel's motion for final approval of class settlement etc., filed on or about October 18, 2016.

The plaintiffs' attorneys fee application is unfair. They are getting far more than the class members. First, they are asking to get an award that is not at all proportional to what the class members are getting. The plaintiffs' attorneys would be getting paid 5 times their lodestar. If they get paid for their hours only, there would be \$2 million left over for claims by class members. Class members are not getting 5 times their damages, so why should the lawyers be rewarded so much? The credit monitoring costs Equifax next to nothing. I find this to be totally unacceptable. Even if I find that the credit monitoring has value (which, frankly I do NOT!), the value of that service is less than what my damages are, whereas the lawyers are making a good amount of money off this settlement, even though I'm the victim. Why should I be given a settlement that not only doesn't include monetary compensation from a very wealthy company, but the named plaintiffs' lawyers get paid handsomely? I find this to be without any regard for the fact that I may have serious credit issues because of Equifax's terrible business dealings. After this settlement is over, I may STILL incur damages. And all I'm offered is credit


monitoring from the company that wronged me?? What kind of compensation is that?
How is that a justifiable settlement?

Second, as I mentioned, the credit monitoring has no value to me and probably not for the other class members either. People with bad credit do not want the company that is responsible for making their bad credit worse (Equifax) to protect their credit. That's just letting the wolf guard the hen house as far as I'm concerned, not to mention letting Equinox off way too easy. The credit monitoring service will be the same for us as debt collection calls – Equifax would notify us when a new credit issue is added to our credit report. How does that help me in any way?? I don't have any money to pay lawyers or accountants to address the issue! I don't want to be reminded about delinquent accounts or contacted about them since I have no way to fix them. All I am likely to get out of this is bad credit — and then Equifax will simply remind me of it. How does that help me?? It provides me with absolutely nothing!

The class plaintiff lawyers say that this was the best they could get because the defendant did not want to pay. No defendant ever wants to pay, and it's a lawyer's job to make them pay. That's how the law is supposed to work. That doesn't make ANY sense. This is subverting the entire point of the law. It hasn't protected me or compensated me at all here. And anyway, the argument that the defendant would not pay is ridiculous because they are a VERY wealthy institution and they have agreed to pay legal fees of many millions of dollars. It's unfair. The lawyers negotiated well for themselves, but not for the plaintiffs. I can't help but feel I've been taken advantage of by two separate institutions. The entire case is predicated on the fact that I've been wronged, and yet it doesn't seem like anyone is looking out for my own best interest. I feel like a side

thought, a footnote at best. After learning more about this case, I'm shocked that so little is being done to actually address the plaintiffs' hardship in all of this. Where is the justice for the little guy? Why are such large institutions allowed to get away with such bad business practices with only a slap on the wrist? How is any of this fair?

Respectfully submitted,
Adam Bezer



248 Melrose Street
Apartment 2L
Brooklyn, NY 11206

CERTIFICATE OF SERVICE

The undersigned hereby certifies that the foregoing was filed and served on the following parties on October 24, 2016, by United States Mail:

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